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February 11, 1999

Gary Hamada
State Of Hawaii
Department of Labor & Industrial Relations
~~Disability Compensation Division~~
P.O. Box 3769
Honolulu, HI 96812

DANIEL BACKMAN VS. FIRST INSURANCE COMPANY OF HAWAII, LTD.
Date of Injury: July 31, 1998
DCD Case No.: Pending

ENCLOSURES:

1. WC-1 Employer's Report of Industrial Injury.

Dear Mr. Hamada:

~~We are the insurance adjusters representing the employer in the above captioned workers' compensation claim.~~

Based on the information we received thus far, we are unable to determine whether this would be a compensable Workers' Compensation claim. Therefore, we are currently investigating this matter.

In accordance with Chapter 386 and Section 12-10-73 of the Related Administrative Rules, we respectfully request an extension of the time until April 29, 1999 in order complete our investigation.

Our investigation will include a statement from the claimant, subpoena of all medical records, as well as an Independent Medical Evaluation if required.

Upon completion of our investigation, all parties will be notified of our position in this matter.

By copy of this letter to all appropriate parties, we are advising them of the above denial and that we will not be able to process benefits or consider payment of any medical bills at this time.

Thank you for your time and attention to this matter. Should you have any questions or wish to discuss this matter further, please do not hesitate to contact me.

Sincerely,

cc: Daniel Backman
Terry Smith, M.D.

A 00093

EXHIBIT 4